

II. Housing

A. Housing

To foster and maintain affordable housing for Arlington residents, the City of Arlington funds programs which encourage homeownership, rehabilitate housing, and provide temporary rental assistance.

Homeownership is facilitated for low-income households through the Arlington Homebuyers' Assistance Program, which has been administered by Hunter and Hunter Consultants, and is funded through HOME and ADDI. Throughout Arlington, eligible households were able to receive \$5,000 for down payment and closing cost assistance. In the City Council approved target area, the Central Arlington Neighborhood Revitalization Strategy Area, the assistance level was \$10,000. This additional amount was provided to encourage homeownership in an area of the City that is 79 percent renter occupied. First time homebuyers were also provided with low-interest rate mortgages and a 4 percent grant for down payment assistance through bonds issued by the Arlington Housing Finance Corporation (AHFC).

The Owner-Occupied Rehabilitation Program, administered by the Arlington Housing Authority, also includes Emergency Rehabilitation and Architectural Barrier Removal. This program is funded by both CDBG and HOME. Funds are allocated through this program to give new life to sound but old structures occupied by low- and moderate-income homeowners.

The Arlington Housing Authority also administers the Tenant-Based Rental Assistance program for income eligible renters throughout the city. Temporary rental assistance was provided to 15 households.

B. Specific Housing Objectives

1. Progress made in providing affordable housing

Progress made in providing affordable housing through several programs is reviewed in the following table. This table summarizes affordable housing activities that receive CDBG or HOME funds.

Progress Toward Affordable Housing Goals

Program Type	Expenditures	Households		30% of median income or below	50% of median income or below	80% of median income or below	Race	Hispanic	Female Head
		Goal	Served						
RENTAL ASSISTANCE PROGRAMS									
Tenant-Based Rental Assistance Arlington Housing Authority	\$101,924 HOME	20	15	11	4	0	White 8 Black 7 Asian		11
HOMEOWNER ASSISTANCE PROGRAMS									
using habilitation	\$603,010 CDBG \$323,939 HOME	60	66	22	20	24	White 45 Black 16 Other 5	6	49

Program Type	Expenditures	Households		30% of median income or below	50% of median income or below	80% of median income or below	Race	Hispanic	Female Head
		Goals	Served						
HOMEBUYERS' ASSISTANCE									
Arlington Homebuyers' Assistance Program	\$444,700 HOME & ADDI	20	68	1	5	62	White 51 Black 14 Asian 2 Other 1	21	27
CHDO HOUSING ACTIVITIES									
CHDO Acquisition Rehabilitation	\$102,095 HOME	0	1	*			White *		
New Construction	\$ 136,035 CHDO Proceeds		8				Black Asian		

Note: Race, ethnicity, female head are reported as persons, not households

*Beneficiary data included in numbers served with homebuyers' assistance

2. Progress in providing affordable housing meeting the Section 215 definition

HOME funds and CHDO proceeds were used for the development of eight new single family homes that were made available to first time, income eligible homebuyers. Additionally, CHDO proceeds were used with HOME funds for acquisition and rehabilitation of one single family home which was sold to an income eligible homebuyer. Sale proceeds from the above properties have been reinvested in the acquisition and rehabilitation of numerous additional homes that will be sold to eligible homebuyers. CHDO proceeds have also been utilized for homebuyer counseling.

3. Efforts to address "worst-case" housing needs and housing needs of persons with disabilities

The "worst-case" housing needs and housing needs for persons with disabilities were addressed with transitional housing vouchers and with the following programs that meet affordable housing needs.

- The Tenant-Based Rental Assistance program assisted low-income and special needs households with rental assistance.
- The Supportive Housing Program assisted homeless households in moving from emergency shelters to transitional housing.
- The Owner-Occupied Rehabilitation Program was used for emergency repairs and for architectural barrier removal needed by persons with disabilities.

C. Public Housing Strategy

The City of Arlington does not have public housing.

D. Barriers to Affordable Housing

The City of Arlington provided several means for low-income households to overcome barriers to affordable housing. Poor credit ratings, lack of homeownership skills, and down payment accumulation are principal barriers to ownership of affordable housing. During 2005, the

devastating effects of hurricanes posed a tremendous barrier to housing, especially for the low-income population. These barriers were addressed by the following programs and activities.

- The Arlington Homebuyers' Assistance Program provided down payment assistance and training for potential homebuyers to understand the responsibilities of homeownership. This program assisted individuals in understanding how to improve their credit-worthiness. The City also coordinated with the Arlington Housing Finance Corporation's low-interest rate bond program to encourage homeownership among low-income persons. Families received 4 percent of the mortgage amount as a grant toward the down payment and closing costs on their home.
- In September 2005, the City of Arlington and the Arlington Housing Authority conducted a housing fair at the Arlington Convention Center and responded to the emergency housing needs of over 3,000 Hurricane Katrina evacuees.
- In September 2005, the City of Arlington participated with a Job and Resource Fair to provide onsite resume services, social service agency referrals, and housing assistance to families impacted by Hurricane Katrina.
- In April 2006, the City of Arlington participated in a Homeownership University with Legacy Financial Group in collaboration with the University of Texas at Arlington, Arlington's Center for Continuing Education and the Workforce Development Center. The Homeownership University provides resources and credit counseling to potential new homeowners.
- Limited physical accessibility can curtail independence for persons with disabilities. The Architectural Barrier Removal Program remodels homes so that it is accessible for these persons. During Program Year 2005, this program provided architectural barrier removal for ten households.

E. HOME/American Dream Downpayment Initiative

1. Assessment of the relationship of HOME funds to goals and objectives

Significant progress was made in meeting goals for providing affordable housing. The following table provides information on HOME expenditures according to Priority Needs. See the table in B.1. for numbers and types of households served.

2005-2010 CONSOLIDATED PLAN PRIORITY NEEDS		
GOALS	PRIORITY	HOME
AFFORDABLE HOUSING		
A. Homebuyers' Assistance	HIGH	\$444,700.00
B. Housing Rehabilitation	HIGH	\$323,938.97
C. Tenant-Based Rental Assistance	HIGH	\$101,924.40
TOTAL		\$870,563.37
CENTRAL ARLINGTON NRSA		
A. Mixed-Use Residential Facility	HIGH	-
B. New Owner-Occupied Housing	HIGH	\$102,095.26
C. Housing Rehabilitation	HIGH	\$23,858.46
TOTAL		\$125,953.72

* Included in total housing rehabilitation

2. HOME Report

The total amount of HOME match for Program Year 2005 was \$245,415 or 25 percent of expenditures subject to match. Of the total, \$71,973 was generated during this program year, with the remaining balance needed to meet the requirement carried forward from excess match in prior years. Match was secured from Arlington Housing Finance Corporation single family grants and mortgage bond financing.

The HOME match report HUD-40107-A, found in the Appendix, provides information on match contributions for PY 2005.

3. HOME MBE and WBE report

Part III of HUD Form 40107, found in the Appendix, provides information on contracts and subcontracts with Minority Business Enterprises and Women's Business Enterprises.

4. Assessments

a. Results of on-site inspections of rental housing

All HOME-assisted rental housing is inspected by Housing Quality Standards (HQS) certified inspectors employed by the Arlington Housing Authority. No TBRA rents are paid until these units pass inspection. All properties inspected for the HOME rental assistance program passed the HQS inspections.

b. Actions to further affirmative marketing

The City of Arlington markets its housing programs in such a manner as to assure that minority populations are granted equal opportunity to participate in assistance programs. The City adopted the Affirmative Marketing Procedures for Implementation with the HOME Investment Partnerships Program in March 2006. This is an effort to strengthen and demonstrate compliance with affirmative marketing guidelines. Additionally, materials for the HOME funded programs have been prepared in Spanish, as well as English. Materials have been distributed at numerous community locations, including housing fairs, conferences, and community events.

c. Outreach to minority and women-owned businesses

The City of Arlington has not contracted with for-profit entities for HOME-funded housing projects. Contracts are entered into with nonprofit organizations, including the Arlington Housing Authority and Tarrant County Housing Partnership. Each of these organizations has appropriate representation of minorities and women on their Boards of Directors. These organizations take steps to ensure that minorities and women are appropriately represented among their client population. Additional contracts as needed are marketed to historically underutilized businesses.